目標三年網上儲蓄保險計劃「迎新狂歡賞 － 新客戶首年保費折扣優惠」（「迎新狂歡賞」）之條款及細則：

1. 推廣期由 2026 年 4 月 15 日至 2026 年 9 月 30 日（包括首尾兩天）（「迎新狂歡賞推廣期」）。惟迎新狂歡賞限時限額，額滿即止。迎新狂歡賞有機會於迎新狂歡賞推廣期完結前終止。請於遞交投保申請前與中銀集團人壽保險有限公司（「中銀人壽」）確認迎新狂歡賞的剩餘名額。
2. 如欲獲享迎新狂歡賞，申請人必須符合以下所有條件：
   (i) 申請人需為於遞交其投保申請時無持有任何經中銀香港及/或中銀人壽投保並生效的人壽保單之新客戶（「合資格新客戶」）；
   (ii) 有關保單保費繳付方式為一筆過預繳；
   (iii) 有關保單需為港元 / 美元保單；
   (iv) 有關保單以一筆過預繳方式投保指定保費金額：港幣 10,000 元 - 港幣 40,000 元 / 1,200 美元 - 5,000 美元；
   (v) 投保申請必須於迎新狂歡賞推廣期內憑指定推廣碼透過任何一種中銀香港電子銀行渠道（網上銀行或手機銀行）完成所需之投保流程並成功提交申請（有關投保流程請瀏覽 https://www.bochk.com/dam/insurance/itarget/tc.html）；及
   (vi) 投保申請必須為中銀人壽所接納。

   符合上述所有條件的保單，稱爲「迎新狂歡賞合資格保單」。
3. 預繳保費保單的保費折扣只適用於首年保費。首年保費不包含保費徵費、預繳保費（如適用）及因健康情況而增加的額外保費（如適用）。
4. 迎新狂歡賞適用於迎新狂歡賞合資格保單的基本計劃，而所享的首年保費折扣率則以迎新狂歡賞合資格保單的基本計劃所收取的標準保費去釐定。
5. 申請人只可用迎新狂歡賞優惠碼投保一份目標三年網上儲蓄保險計劃的保單（保單能否成功獲批核受核保結果影響，並受限於每名受保人於目標三年網上儲蓄保險計劃下的所有保單之年度化總保費的上限及中銀人壽的最終決定權）。
6. 迎新狂歡賞合資格保單必須在獲享迎新狂歡賞時仍然生效及基本計劃的名義金額、投保額或計劃等級（如適用）必須維持不變，否則中銀人壽保留取消獲享迎新狂歡賞的資格及 / 或將合資格的保費折扣金額按比例減少之權利。
7. 迎新狂歡賞不可更換、轉讓、退回、轉換其他禮品或折換現金。
8. 若於冷靜期內取消保單或在任何退回保費的情況下，於迎新狂歡賞下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。
9. 除中銀人壽訂明的指定推廣外，迎新狂歡賞不可與中銀人壽的其他推廣優惠同時使用。
10. 中銀人壽保留隨時修改、暫停或取消迎新狂歡賞以及修訂有關條款及細則的酌情權而毋須事先通知。
11. 如有任何爭議，中銀人壽保留最終決定權。
12. 迎新狂歡賞的條款及細則受香港特別行政區法律規管，並按照香港特別行政區法律予以解釋。
13. 如本條款及細則的中、英文版本有歧異，概以英文版本為準。

Terms and conditions of the "Flash New Offer – New Customer First Year Premium discount offer" ("the Flash New Offer"):

1. Promotion period starts from 15 April 2026 till 30 September 2026 (both dates inclusive) ("the Promotion Period of the Flash New Offer"). Nevertheless, the Flash New Offer is subject to time limit and quota and available on a first-come first-served basis while quota lasts. The Flash New Offer may be terminated before the end of the Promotion Period of the Flash New Offer. Please confirm the remaining quota of the Flash New Offer with BOC Group Life Assurance Company Limited ("BOC Life") before submitting insurance application.
2. To be eligible for the Flash New Offer, applicant(s) must fulfill all of the following requirements:
   (i) the applicant must be a new customer who does not own any in-force policies applied through BOCHK and/or BOC Life as at the time of submission of his/her insurance application ("Eligible New Customer");
   (ii) the relevant premium payment mode is Lump-Sum Prepayment;
   (iii) the relevant policy is a HKD / USD policy;
   (iv) the designated premium amount with Lump-Sum Prepayment of the relevant policy is:
   (v) HK$10,000 – HK$40,000 / USD1,200 - USD5,000;
   (vi) the applicant(s) must complete the required application procedures and successfully submit the application via any of the BOCHK e-banking channels (Internet Banking or Mobile Banking) (please visit https://www.bochk.com/dam/insurance/itarget/en.html for the enrollment procedures) during the Promotion Period of the Flash New Offer with the designated promotion code; and
   (vii) the application(s) must be accepted by BOC Life.

   Policy(ies) that fulfill all of the above-mentioned requirements is/are known as "Eligible Policy(ies) of Flash New Offer".
3. For prepayment cases, premium discount is only applicable to the First Year Premium. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
4. The Flash New Offer is applicable to the basic plan of the Eligible Policy(ies) of Flash New Offer, while the First Year Premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies) of Flash New Offer.
5. An applicant is only allowed to apply for one policy of iTarget 3 Years Savings Insurance Plan using the Flash New Offer promo code (acceptance of application(s) would be subject to underwriting result and the aggregate of the total annualized premium of all policies under iTarget 3 Years Savings Insurance Plan for each insured, and the decision of BOC Life shall be final).
6. The Eligible Policy(ies) of Flash New Offer must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan must remain unchanged when the Flash New Offer is applied,

otherwise BOC Life reserves the right to forfeit the entitlement to the Flash New Offer and/or reduce the eligible premium discount amount proportionally.

7. The Flash New Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
8. In case of cancellation of the policy during the cooling-off period or in any event of a premium refund, the portion of any premium payments that has been deducted by the Flash New Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of Total Premiums Paid.
9. Except for the designated promotions specified by BOC Life, the Flash New Offer cannot be used in conjunction with other promotion offers of BOC Life.
10. BOC Life reserves the right to amend, suspend or terminate the Flash New Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
11. In case of any dispute, the decision of BOC Life shall be final.
12. The terms and conditions of the Flash New Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
13. Should there be any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.